

Information to identify the case:

Debtor 1	<u>Nikeisha L. Mays</u>	Social Security number or ITIN	xxx-xx-8986
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-17194-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Nikeisha L. Mays

6/26/24

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Nikeisha L. Mays
Debtor

Case No. 19-17194-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jun 27, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 29, 2024:

Recip ID	Recipient Name and Address
db	+ Nikeisha L. Mays, 219 Florence Avenue, Atco, NJ 08004-2356
518221631	+ Credit Acceptance Corporation, John R. Morton, Jr., Esquire, 110 Marter Avenue, Suite 301, Moorestown, NJ 08057-3124
518531808	+ Fairleigh Dickinson University, 1000 River Road, Teaneck, NJ 07666-1939
518531810	Gloucester County Probation, Re: Ricky Williams, PO Box 638, Bridgeton, NJ 08302
518531811	+ Ricky Williams, Gloucester County Probation, PO Box 638, Woodbury, NJ 08096-7638
518531807	+ Rowan College, 601 Pemberton Browns Mills Road, Pemberton, NJ 08068-1536
518174095	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 27 2024 21:59:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 27 2024 21:59:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518267179	EDI: ATLASACQU	Jun 28 2024 02:12:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck NJ 07666
518183691	Email/Text: ebnnotifications@creditacceptance.com	Jun 27 2024 21:56:00	Credit Acceptance, 25505 West 12 Mile Road, Southfield, MI 48034
518171722	+ EDI: CAPITALONE.COM	Jun 28 2024 02:12:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
518171723	+ EDI: CITICORP	Jun 28 2024 02:12:00	CitiMortgage, PO Box 9442, Gaithersburg, MD 20898-9442
518171724	+ Email/Text: ebnnotifications@creditacceptance.com	Jun 27 2024 21:56:00	Credit Acceptance, PO Box 5070, Southfield, MI 48086-5070
518171725	EDI: DISCOVER	Jun 28 2024 02:12:00	Discover, PO Box 15316, Wilmington, DE 19850
518183469	EDI: DISCOVER	Jun 28 2024 02:12:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518171726	EDI: JEFFERSONCAP.COM	Jun 28 2024 02:12:00	Jefferson Capital, 16 McLeland Road, Saint Cloud, MN 56303
518255577	EDI: JEFFERSONCAP.COM	Jun 28 2024 02:12:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518297669	+ Email/Text: bankruptcydpt@mcmcg.com		

District/off: 0312-1

User: admin

Page 2 of 3

Date Rcvd: Jun 27, 2024

Form ID: 3180W

Total Noticed: 29

		Jun 27 2024 21:59:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
518305542	+ EDI: AISMIDFIRST		
		Jun 28 2024 02:12:00	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
518171728	+ Email/Text: bankruptcydpt@mcmcg.com		
		Jun 27 2024 21:59:00	Midland Funding, LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
518171729	+ EDI: AISMIDFIRST		
		Jun 28 2024 02:12:00	Midland Mortgage Company, PO Box 26648, Oklahoma City, OK 73126-0648
518171730	+ EDI: WFNNB.COM		
		Jun 28 2024 02:12:00	New York and Company, PO Box 182122, Columbus, OH 43218-2122
518171731	+ Email/Text: cs@securitycreditservicesllc.com		
		Jun 27 2024 21:57:00	Security Credit Services, 306 Enterprise Drive, Oxford MS 38655-2762
518171732	+ EDI: SYNC		
		Jun 28 2024 02:12:00	Synchrony Bank, PO Box 965036, Orlando, FL 32896-5036
518174095	^ MEBN		
		Jun 27 2024 21:42:43	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518171733	+ EDI: SYNC		
		Jun 28 2024 02:12:00	Synchrony Bank/Walmart, PO Box 965024, Orlando, FL 32896-5024
518171734	+ EDI: Q3GTBI		
		Jun 28 2024 02:12:00	The Bureaus, Inc., 1717 Central, Evanston, IL 60201-1507
518171736	+ EDI: USAA.COM		
		Jun 28 2024 02:12:00	USAA, PO Box 33009, San Antonio, TX 78265-3009
518292064	+ EDI: AIS.COM		
		Jun 28 2024 02:12:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*P++	CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316, address filed with court:, Credit Acceptance Corporation, 25505 West 12 Mile Road, Southfield, MI 48034
518285280	*P++	ATLAS ACQUISITIONS LCC, 492C CEDAR LANE SUITE 442, TEANECK NJ 07666-1713, address filed with court:, Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck NJ 07666
518531809	*P++	ATLAS ACQUISITIONS LCC, 492C CEDAR LANE SUITE 442, TEANECK NJ 07666-1713, address filed with court:, Atlas Acquisitions, LLC, 492C Cedar Lane, Ste 442, Teaneck NJ 07666
518171727	##+	KML Law Group, PC, 216 Haddon Avenue, Westmont, NJ 08108-2812
518171735	##+	Trojan Professional, 4410 Cerritos Avenue, Los Alamitos, CA 90720-2529

TOTAL: 0 Undeliverable, 3 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 29, 2024

Signature: /s/Gustava Winters

District/off: 0312-1

User: admin

Page 3 of 3

Date Rcvd: Jun 27, 2024

Form ID: 3180W

Total Noticed: 29

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 26, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Brian S. Thomas	on behalf of Debtor Nikeisha L. Mays brian@brianthomaslaw.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
John R. Morton, Jr.	on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com mortoncraigecef@gmail.com
Kevin Gordon McDonald	on behalf of Creditor MIDFIRST BANK kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7